

To: Members, House Committee on Families, Children and Seniors
Michigan House of Representatives
ATTENTION: Angie Lake, Committee Clerk, alake@house.mi.gov

From: Margaret Warner, Board Member
Wayne State University, TIP (Transition to Independence) Advisory Board

Re: Testimony Regarding HB 5775, Foster Care Identification Theft Protection Act

I am writing to strongly urge the House Committee on Families, Children and Seniors to support HB 5775 which seeks to protect youth who are or have been in the Foster care system, and are subject to identity theft. This issue has been having significant impact in particular on young students that the TIP program supports, as these individuals find it virtually impossible to secure loans (for college, housing, transportation, etc.), open bank accounts or establish any "good" credit as they prepare themselves for life during and after their education. Additionally, it puts extreme pressure on their ability to stay in school as they face the tangible implications of being unable to support their education or basic living necessities without having to abandon their education. As former Foster Care youths' success in college is very disproportionate to those youth who did not have a similar life experience, the ability to address the impact of identity theft before leaving state care is an issue that need the state legislature's immediate attention.

And while the TIP Advisory Board has brought this matter to the attention of Rep. Phil Cavanagh (D-10th District), leading to his support in authoring and advocating for this legislation, it is my 30 year experience in child welfare management for the State of Michigan, Department of Human Service, that compels me to do whatever I can to support the passage of this legislation. Until my recent retirement, I was the Child Welfare Director in Wayne and Oakland counties beginning in 1995, and a county director or manager in as diverse counties as Branch, Ionia, Montcalm and Macomb since 1985. I was also the Administrative Assistant to the Administration Director in the former Office of Children and Youth Services since 1980, and a CPS worker prior to that. Throughout this tenure in child welfare, I experienced countless occasions where young people, often aging out of the Foster care system, discovered they were the unknowing victims of identity theft by their families and caregivers. These youth couldn't even receive financial resources to support their independence that were available through the state department because there was a hold on their social security numbers by our own State Treasury for debts incurred in their personal identity. This theft of identity was always unknown to their caseworker, the court and most particular, the youth, until the very crucial time of their exit from state care and services.

For me, I was struck by the reoccurring loss that these youth would then have to face. It was bad enough having to lose their families and connections when they entered Foster Care, but to also absorb the blow of debt that was never personally incurred, and loss of access to resources to support their independence, becoming so overwhelming that many future plans for adulthood were lost. Too many of these same youth had to then rely on other state resources

like food assistance, or became homeless, pregnant, and forced to become an unwilling reliant on more government support. They also continued to live in the cycle of poverty that seemed to be their fate.

HB 5775 ensures that as a youth moves toward independence from the Foster Care system, that there be routine review of a Foster youth's credit report with a consumer agency, and reporting of that information to agency management and the juvenile court jurist. Additionally, should fraudulent activity be found, the youth's lawyer or guardian would be compelled to contact the consumer agency and request immediate removal from that youth's credit report. This activity would assure that when a youth exits the Foster Care system, they would do so without the financial burden they were never aware of, and have available to them the same opportunity to seek resources that would better secure their future and that of our communities and government.

I believe that we truly need to address this issue in legislation because there is nothing in policy that requires the issue of identity theft as a possible impediment toward independence be routinely examined by the state and judiciary systems. We owe this review to youth if we want to truly remove barriers to independence and enable their successful transition from Foster Care. This is why I urge this Committee to seriously consider passage of HB 5775, and sincerely thank you for this opportunity to provide input as you consider this pending bill.